
State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	CMIC - A		
Project Name/Number:	A/		

Filing at a Glance

Company:	Cameron Mutual Insurance Company
Product Name:	CMIC - A
State:	Arkansas
TOI:	19.0 Personal Auto
Sub-TOI:	19.0001 Private Passenger Auto (PPA)
Filing Type:	Rate/Rule
Date Submitted:	05/01/2014
SERFF Tr Num:	CMIC-129518976
SERFF Status:	Closed-Filed
State Tr Num:	
State Status:	
Co Tr Num:	CMIC-129518976
Effective Date	08/01/2014
Requested (New):	
Effective Date	08/01/2014
Requested (Renewal):	
Author(s):	Barry Korthanke
Reviewer(s):	Alexa Grissom (primary)
Disposition Date:	05/06/2014
Disposition Status:	Filed
Effective Date (New):	08/01/2014
Effective Date (Renewal):	08/01/2014

State Filing Description:

State: Arkansas
TOI/Sub-TOI: 19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)
Filing Company: Cameron Mutual Insurance Company
Product Name: CMIC - A
Project Name/Number: A/

General Information

Project Name: A
Project Number:
Reference Organization:
Reference Title:
Filing Status Changed: 05/06/2014
State Status Changed:
Created By: Barry Korthanke
Corresponding Filing Tracking Number:
Status of Filing in Domicile: Pending
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:
Deemer Date:
Submitted By: Barry Korthanke

Filing Description:

Cameron Mutual would like to revise our rates and rules for our personal auto product. Please see the summary of revisions for details.

Company and Contact

Filing Contact Information

Barry Korthanke, Actuarial Analyst II
214 McElwain Drive
Cameron, IA 64429-1321
bkorthanke@cameron-insurance.com
800-326-6511 [Phone] 221 [Ext]
806-632-1022 [FAX]

Filing Company Information

Cameron Mutual Insurance Company
214 McElwain Drive
Cameron, MO 64429-1321
(800) 326-6511 ext. [Phone]
CoCode: 15725
Group Code: 532
Group Name:
FEIN Number: 44-0447850
State of Domicile: Missouri
Company Type: Property & Casualty
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$100.00
Retaliatory? No
Fee Explanation: Rate rule filing fees are \$100.
Per Company: No

Company	Amount	Date Processed	Transaction #
Cameron Mutual Insurance Company	\$100.00	05/01/2014	81802453

SERFF Tracking #:	CMIC-129518976	State Tracking #:		Company Tracking #:	CMIC-129518976
State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Alexa Grissom	05/06/2014	05/06/2014

State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	CMIC - A		
Project Name/Number:	A/		

Disposition

Disposition Date: 05/06/2014
Effective Date (New): 08/01/2014
Effective Date (Renewal): 08/01/2014
Status: Filed

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron Mutual Insurance Company	0.000%	0.400%	\$4,730	1,038	\$1,279,432	2.000%	0.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	A-1 Private Passenger Auto Abstract	Filed	Yes
Supporting Document	APCS-Auto Premium Comparison Survey	Filed	Yes
Supporting Document	NAIC loss cost data entry document	Filed	Yes
Supporting Document	NAIC Loss Cost Filing Document for OTHER than Workers' Comp	Filed	Yes
Supporting Document	Indicated Needs	Filed	Yes
Supporting Document	Summary of Revisions	Filed	Yes
Rate	General Rules	Filed	Yes
Rate	Index	Filed	Yes
Rate	Exception Pages	Filed	Yes
Rate	Rate Pages	Filed	Yes

SERFF Tracking #:	CMIC-129518976	State Tracking #:		Company Tracking #:	CMIC-129518976
State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company		
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)				
Product Name:	CMIC - A				
Project Name/Number:	A/				

Rate Information

Rate data applies to filing.

Filing Method:	file and use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	-3.400%
Effective Date of Last Rate Revision:	08/01/2014
Filing Method of Last Filing:	file and use

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Cameron Mutual Insurance Company	0.000%	0.400%	\$4,730	1,038	\$1,279,432	2.000%	0.000%

State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company
TOI/Sub-TOI:	19.0 Personal Auto/19.0001 Private Passenger Auto (PPA)		
Product Name:	CMIC - A		
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Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1	Filed 05/06/2014	General Rules	A-GR-2, A-GR-5, A-GR-9	Replacement		A-GR-2 Eff. 08-01-2014.pdf A-GR-5 Eff. 08-01-2014.pdf A- GR-9 Eff. 08-01-2014.pdf
2	Filed 05/06/2014	Index	A-Index-2, A-Index-3	Replacement		A-Index-2 Eff. 8-1-2014.pdf A-Index-3 Eff. 8-1-2014.pdf
3	Filed 05/06/2014	Exception Pages	A-AR-4.1	Replacement		A-AR-4.1 Eff. 8-1-2014.pdf
4	Filed 05/06/2014	Rate Pages	A-AR-11	Replacement		Arkansas CMIC Auto Rate Pages - 08-01-2014.pdf

CAMERON MUTUAL AUTO PROGRAM

GENERAL RULES

3. PREMIUM DETERMINATION

Bodily Injury Liability and Property Damage Liability; Medical Payments; Comprehensive and Collision premiums are determined as follows:

- A. Refer to the Classification Rule **4.** to determine the applicable Classification, Rating Factor and Statistical Code.
- B. Model Year and Symbol Determination
 - 1. Refer to the Model Year Rule **6.** to determine the model year of the auto and refer to the Symbol and Identification Section for the appropriate symbol of the auto.
 - 2. If no rating symbol is shown in the Symbol and Identification (S&I) Section, use the following procedure to determine an interim rating symbol. If the S&I Section does **not** display a rating symbol for **any model year** version of the same vehicle, assign a symbol based on the cost new of the auto, using the Price/Symbol Chart located in the reference pages of the S&I Section.
- C. Refer to Territory Definitions to determine the territory code for the location where the auto is principally garaged.
Note: When a risk is statutorily required to have, or is eligible for, a coverage that is not available in the territory of principal garaging, use the registration address to determine the territory for that coverage.
- D. Refer to the State rate pages to determine base rates for the desired coverage for the appropriate territory.
- E. The premium for each coverage is determined by multiplying the base rate by the appropriate rating factor.
- F. Vehicle year 2010 and older rating symbol will be the same symbol for Comprehensive or Collision. Vehicles 2011 and newer will have an assigned symbol for Comprehensive and an assigned symbol for Collision. The symbols may be different.

4. CLASSIFICATIONS

This rule does not apply to risks rated in accordance with the Miscellaneous Types Rule **19.** unless otherwise specified. Refer to Section **C.** below for definitions of terms used in this rule.

- A. **Autos** owned by an individual, or owned jointly by two or more relatives or resident individuals are classified as follows:
 - 1. **Primary Classification**
 - a. Classify the auto according to the age, sex and marital status of the operators, the use of the auto, and the eligibility of youthful operators for Good Student Classes, and
 - b. Determine the applicable factor from the Primary Rating Factor Tables.
 - 2. **Secondary Classification**
 - a. Determine if the auto is:
 - (1) a single car, or,
 - (2) part of a multi-car risk.
 - b. Determine the appropriate corresponding Rating Tier and Tier factor for the operator's household. See State rate pages.
 - 3. **Classification Changes**

Compute premium adjustments on a pro-rata basis when changes in Primary and Secondary Rating Classifications are made. This includes the addition or deletion of an operator during the policy term.

Exceptions:

 - 1. A policy shall **not** be changed mid-term to effect a change in the Rating Tier or Tier factor.
 - 2. **Youthful Drivers** – Policies will be reclassified and a rate charged for a youthful driver effective when the Company's Home Office is advised of the driver's license number for this operator. If no instructions are given as to which vehicle this driver is an exposure on, the rate will be applied to the highest rated vehicle on the policy.
 - 3. **College Students** - Students attending institutions of higher learning within their home state will be rated in the institution's territory. If attending an institution out of their home state, the student will be rated in their home residence territory.
- B. **Private Passenger Autos owned by farm family co-partnerships or farm family corporations and covered by a Personal Auto Policy.**

A private passenger auto owned by a farm family co-partnership or farm family corporation, and principally garaged on a farm or ranch shall be classified and rated in accordance with Rule **4.A.**, provided that vehicle is:

 - 1. not experience rated, and
 - 2. not used in an occupation other than farming or ranching, or
 - 3. used only in driving to or from work.

CAMERON MUTUAL AUTO PROGRAM

GENERAL RULES

- (4) If there are operators in the household under age 50:
 - (a) Any youthful operator class shall apply in accordance with the youthful operator rules. Ages 20 and 24 will receive 21 and 25 classification, respectively, at renewal immediately **prior** to obtaining that age.
 - (b) Autos principally operated by an adult under age 50 shall be rated at the "All Other" or "Only Operator Female Age 30-49" Classification (unless a youthful operator classification is applicable.)
 - c. **Multi-Car Discount**
The applicable Multi-Car Rating Factor applies if more than one private passenger auto in the household is insured by the Cameron Insurance Companies. Each auto must provide bodily injury and property damage liability.
 - d. **Passive Restraint Discount (Air Bag(s) Only)**
The following discount applies to medical (or any no-fault) coverage only. To qualify, the private passenger auto must be equipped with a factory installed air bag conforming to the federal crash protection requirements and meet the criteria of either paragraph (1) or (2) below.
 - (1) 10% discount shall be afforded when the air bag is installed in the driver side only position.
 - (2) 10% discount shall be afforded when the air bags are installed in both front outboard seats.
 - e. **Total Base Premium** is the sum of the base premium for bodily injury and property damage liability, medical payments, comprehensive and collision coverages that apply to the auto.
5. **Pickups With Campers Or Special Equipment**
- a. Rate as a private passenger auto.
 - b. When a camper body is non-permanently attached to the pickup, or when a shell, cover, or special equipment is attached, obtain the ISO rating symbol for the pickup and refer to Page 1 and 2 of the Symbol and Identification Section. To the highest value for that symbol, add the cost of the camper, shell, cover, or special equipment to determine the adjusted symbol.
 - c. For non-symboled pickups, add the cost of the camper, shell, cover, or special equipment to the actual amount of coverage desired of the pickup and determine the symbol from Page 1 and 2 of the Symbol and Identification Section.
 - d. When a pickup is used to transport a permanently attached camper body, refer to the Motor Homes Section of the Miscellaneous Types Rule 19.
6. **Low Mileage**
A two point Low Mileage Discount will be applied to an auto that is rated **Pleasure Use, Less Than Three Miles to Work** and driven 7,500 miles or less annually.
This discount will not apply to autos rated for male or unmarried female operators under 25 years of age.
7. **Companion Policy Discount**
A 15% discount will apply on a Personal Auto policy when the named insured is also the named insured on a Cameron Mutual Preferred Homeowners, Homeowners, Home Security, Mobile Homeowners, Farmowners, owner occupied Farm Fire, Farm Liability, owner occupied Dwelling, or owner occupied Dwelling Liability policy.
Other Personal Auto policies in the household will be eligible for this discount provided a named insured on the qualifying policy is also a named insured on the additional household policy. (For example, son lives at home and owns an auto. If father or mother is a named insured on son's policy, the policy qualifies for the discount.)
The discount applies to all units on the policy and to all coverages. If the companion policy is cancelled or not renewed, the Companion Policy Discount will be removed at the next Personal Auto policy renewal.
A 10% discount will apply on a personal auto policy when the named insured is also the named insured on an owner occupied Homeowners, tenant Homeowners, condominium policy, Farmowners or owner occupied Farm Fire policy with a carrier whom the agent of record is contracted with.

CAMERON MUTUAL AUTO PROGRAM

GENERAL RULES

3. Rates

- a. Rates are displayed on the State rate pages.

C. Deductible Insurance

- 1. **Deductible Liability Insurance** - is not available for vehicles classified and rated according to the rules of this manual.
- 2. **Comprehensive and Collision Deductible** options are displayed on the State rate pages.

D. Increased Limits Transportation Expenses Coverage

- 1. The \$20/\$600 limit for Transportation Expenses Coverage may be increased to \$30/\$900, \$40/\$1,200 or \$50/\$1,500.
- 2. **Rating** - Refer to State rate pages for applicable premium.
- 3. **Endorsement** - Attach Increased Limits Transportation Expenses Coverage endorsement form **PP 03 02C**.

E. Towing and Labor Costs

- 1. This coverage may be written only for Private Passenger Autos.
- 2. The available limits and rates as shown on the State rate pages.
- 3. Attach Towing and Labor Costs Coverage endorsement form **PP 03 03**.

F. Audio, Visual and Data Electronic Equipment and Tapes, Records, Discs and Other Media Coverage - [Other than Collision (Comprehensive) and Collision Required]

- 1. Coverage is available for loss to any of the following, if at the time of loss they are contained in a vehicle described in the policy for which this coverage is provided:
 - a. Tapes, records, discs and other media used with audio, visual or data reproduction, receiving or transmitting equipment permanently installed in the auto.
 - b. Any electronic equipment not specifically designed solely for the reproduction of sound, that receives or transmits audio, visual or data signals.

This coverage applies only if:

- (1) the equipment is:

- (a) permanently installed in the auto; or
 - (b) designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from the housing unit which is permanently installed in the auto; at the time of loss;

- (2) the equipment is not necessary for the normal operation of the auto or monitoring of the auto's operating systems; and

- (3) the equipment is not an integral part of the same unit housing any sound reproducing equipment permanently installed in the opening of the dash or console of the auto. This opening must be normally used by the manufacturer for installation of a radio.

- c. Types of electronic equipment not specifically designed solely for the reproduction of sound for which coverage may be purchased include, but are not limited to:

- (1) citizens band radios;
 - (2) telephones;
 - (3) two-way mobile radios;
 - (4) scanning monitor receivers;
 - (5) television monitor receivers;
 - (6) video cassette recorders;
 - (7) audio cassette recorders; and
 - (8) personal computers.

Note: Electronic equipment which is specifically designed solely for the reproduction of sound and is:

- (a) permanently installed in the auto; or
 - (b) designed to be solely operated by use of the power from the auto's electrical system and the equipment is removable from a housing unit which is permanently installed in the auto; at the time of loss, along with accessories used with such equipment, is automatically covered under the policy without additional premium charge.

- d. Accessories used with electronic equipment permanently installed in the auto, and not specifically designed solely for the reproduction of sound.

Refer to the Coverage for Audio, Visual, and Data Electronic Equipment and Tapes, Records, Discs and Other Media Endorsement (**PP 03 13**) for extent of coverage.

- 2. Coverage is not available for radar or laser detectors.

CAMERON MUTUAL AUTO PROGRAM

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CAMERON MUTUAL AUTO PROGRAM

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CAMERON MUTUAL AUTO PROGRAM

ARKANSAS EXCEPTION PAGES

SPECIAL STATE REQUIREMENTS

Additional Named Insured Endorsement - AE 21 (optional)

Amendment of Policy Provisions - Arkansas - PP 01 77C

Amendatory Endorsement - Additional Policy Condition (Change of Address) - IL 66 67

Arkansas Notice - PP 13 85

Coverage for Damage to Your Auto Exclusion Endorsement - PP 13 01

Exclusion of Named Driver - AE 14 (optional)

Federal Employees Using Autos in Government Business - PP 03 01

Liability Coverage Exclusion Endorsement - PP 03 26

Loss Payable Clause - PP 03 05 (optional)

Personal Auto Policy - PP 00 01

Punitive or Exemplary Damages Exclusion - E-111

Split Liability Limits - PP 03 09

Personal Vehicle Sharing Program Exclusion Endorsement – PP 23 16

The endorsements above are to be used with all Arkansas Personal Auto policies, except those noted as optional.

ARKANSAS

Semi-Annual Rates

Base Rates: For higher limits of Bodily Injury and Property Damage than shown, multiply Base Rates by the desired Limit Factors shown on page A-AR-12. For OTC (Comprehensive) and Collision, multiply Base Rates by Model Year and Symbol Factors and Deductible Factors shown on page A-AR-12. For higher limits of Medical Payments and UM/UIM, add Additional Amounts shown on page A-AR-12 to the Base Rates.

Territory	25/50 Bodily Injury	\$25,000 Property Damage	\$500*** Medical Payments	25/50 Uninsured Motorist/BI	25/50 Underinsured Motorist/BI	\$100 Ded OTC (Com- prehensive)	\$250 Ded Collision
1	\$135	\$142	\$18	\$11	\$11	\$79	\$216
3	102	106	22	11	11	94	203
5	120	109	24	10	10	101	236
6	128	129	23	11	12	89	221
8	108	118	28	9	10	75	216
9	105	114	23	11	12	100	225
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11	102	98	24	9	9	99	200
12	102	101	23	9	9	104	233

Risk Index Tiers, Factors and Application

Last Two Digits of Class Code			Factor	
Tier	Single Car	Multi Car		
0	10	20	0.57	Bodily Injury, Property Damage, Medical Payments and Collision: Apply the Risk Index factor after the Primary Classification factor, and before subtracting Low Mileage discount and/or Multi-Car discount additives (if applicable.)
1	11	21	0.60	
2	12	22	0.67	
3	13	23	0.78	
4	14	24	0.92	NOTE: Risk Index tiers and factors do NOT apply to OTC (Comprehensive) and Miscellaneous Coverages and Miscellaneous Types (see General Rules 14 and 19) including UM and UIM.
5	15	25	1.00	
6	16	26	1.10	
7	17	27	1.25	
8	18	28	1.42	
90	30	40	1.50	
91	31	41	1.57	
92	32	42	1.63	
93	33	43	1.70	
94	34	44	1.78	
95	35	45	1.82	
96	36	46	1.84	
97	37	47	1.87	
98	38	48	1.90	
99	39	49	2.02	

Towing and Labor:

\$2 Per Auto*	\$25	Limit Per Disablement
\$4 Per Auto*	\$50	Limit Per Disablement
\$6 Per Auto*	\$75	Limit Per Disablement
\$8 Per Auto*	\$100	Limit Per Disablement

Rental Reimbursement:

Included	\$20 Per Day/	\$600	Aggregate
\$6 Per Auto*	\$30 Per Day/	\$900	Aggregate
\$10 Per Auto*	\$40 Per Day/	\$1,200	Aggregate
\$14 Per Auto*	\$50 Per Day/	\$1,500	Aggregate

*** \$500 limit is available only to snowmobiles and ATVs.

State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company
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Supporting Document Schedules

Satisfied - Item:	A-1 Private Passenger Auto Abstract
Comments:	
Attachment(s):	A-1 for Arkansas CMIC.pdf
Item Status:	Filed
Status Date:	05/06/2014
Satisfied - Item:	APCS-Auto Premium Comparison Survey
Comments:	
Attachment(s):	PPA Survey FORM APCS CMIC.xls PPA Survey FORM APCS CMIC.pdf
Item Status:	Filed
Status Date:	05/06/2014
Satisfied - Item:	NAIC loss cost data entry document
Comments:	
Attachment(s):	RF-1 AR Rate Filing Abstract CMIC.pdf
Item Status:	Filed
Status Date:	05/06/2014
Bypassed - Item:	NAIC Loss Cost Filing Document for OTHER than Workers' Comp
Bypass Reason:	This filing does not adopt an advisory organization's prospective.
Attachment(s):	
Item Status:	Filed
Status Date:	05/06/2014
Satisfied - Item:	Indicated Needs
Comments:	
Attachment(s):	CMIC Rate Indications AR 2014 Summary 5 YR.pdf
Item Status:	Filed
Status Date:	05/06/2014
Satisfied - Item:	Summary of Revisions
Comments:	
Attachment(s):	PA CMIC AR & MO Summary 08-01-2014.pdf
Item Status:	Filed

SERFF Tracking #:		CMIC-129518976	State Tracking #:			Company Tracking #:		CMIC-129518976
State:		Arkansas			Filing Company:		Cameron Mutual Insurance Company	
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State:	Arkansas	Filing Company:	Cameron Mutual Insurance Company		
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Attachment PPA Survey FORM APCS CMIC.xls is not a PDF document and cannot be reproduced here.

ARKANSAS INSURANCE DEPARTMENT

FORM A-1 PRIVATE PASSENGER AUTOMOBILE ABSTRACT

Instructions: All questions must be answered. If the answer is "none" or "Not applicable, so state. If all questions are not answered, the filing will not be accepted for review by the Department. Use a separate abstract for each company if filing for a group. Subsequent private passenger auto rate/rule submissions that do not alter the information contained herein need not include this form.

Company Name Cameron Mutual Insurance Company
NAIC # (including group #) 15727

1. Are there any areas in the State of Arkansas in which your company will not write automobile insurance? ☐ Yes ☒ No

If yes, list the areas:

2. Do you furnish a market for young drivers? ☒ Yes ☐ No

3. Do require collateral business to support a youthful driver? ☐ Yes ☒ No

4. Do you insure drivers with an international or foreign driver's license? ☐ Yes ☒ No

5. Specify the percentage you allow in credit or discounts for the following:

a. Driver over 55	10%
b. Good Student Discount	5-20%
c. Multi-car Discount	15%
d. Accident Free Discount*	10-20%
Please Specify Qualification for Discount:	
3-5 Years Accident Free	10%
6-9 Years Accident Free	15%
10+ Years Accident Free	20%
e. Anti-Theft Discount	None
f. Other (specify)	%
Multi-Policy Discount	10 - 15%
Low Mileage	2 point
Passive Restraint Discount	10%

6. Do you have an installment payment plan for automobile insurance? ☒ Yes ☐ No

If so, what is the fee for installment payments?

\$6 per payment

7. Does your company utilize a tiered rating plan? ☒ Yes ☐ No

If so, list the programs and percentage difference and current volume for each plan:

Program	Percentage Difference	Volume (000's)
10	-43%	72
11	-40%	66
12	-33%	75
13	-22%	168
14	-8%	350
15	0%	156
16	10%	133
17	25%	123
18	42%	74
30-39	50-102%	62

THE INFORMATION PROVIDED IS CORRECT TO THE BEST OF MY KNOWLEDGE AND BELIEF.

Signature
Barry W. Korthanke

Printed Name
Actuarial Analyst II

Title
816-632-6511

Telephone Number
bkorthanke@cameron-insurance.com

Email address

AID PC A-1 (1/06)

Private Passenger Auto Premium Comparision Survey Form

FORM APCS - last modified May 2012

NAIC Number: 532-15725
 Company Name: Cameron Mutual Insurance Company
 Contact Person: Barry Korthanke
 Telephone No.: 816-632-6511 ext. 258
 Email Address: bkorthanke@cameron-insurance.com
 Effective Date: 8/1/2014

DISCOUNTS OFFERED:

PASSIVE RESTRAINT/AIRBAG 10 %
 AUTO/HOMEOWNERS 10 - 15 %
 GOOD STUDENT 5 - 20 %
 ANTI-THEFT DEVICE 0 %
 Over 55 Defensive Driver Discount 10 %
 \$250/\$500 Deductible Comp./Coll. 18 - 24 %

Assumptions to Use:

- 1 Liability -Minimum \$25,000 per person
- 2 Bodily Injury \$50,000 per accident
\$25,000 per accident
- 3 Property Damage \$100 deductible per accident
- 4 Comprehensive & Collision \$250 deductible per accident
- 5 The insured has elected to accept:
Uninsured motorist property and bodily injury equal to liability coverage
Underinsured bodily injury equal to liability coverage
- 6 Personal Injury Protection of \$5,000 for medical, loss wages according to statute and \$5,000 accidental
- 7 If male and female rates are different, use the highest of the two

Submit to: Arkansas Insurance Department
 1200 West Third Street
 Little Rock, AR 72201-1904
 Telephone: 501-371-2800

Email as an attachment insurance.pnc@arkansas.gov
 You may also attach to a SERFF filing or submit on a compact disk

			Fayetteville				Trumann				Little Rock				Lake Village				Pine Bluff			
		Gender	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female	Female	Male	Male or Female	Male or Female
Vehicle	Coverages	Age	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66	18	18	40	66
2008 4.8L Chevrolet Silverado 1500 "LS" regular cab 119" WB	Minimum Liability		\$481	\$543	\$252	\$227	\$462	\$522	\$242	\$218	\$622	\$705	\$317	\$284	\$462	\$522	\$242	\$218	\$586	\$663	\$303	\$272
	Minimum Liability with Comprehensive and Collision		\$1,317	\$1,498	\$650	\$577	\$1,303	\$1,484	\$643	\$571	\$1,452	\$1,654	\$712	\$632	\$1,303	\$1,484	\$643	\$571	\$1,458	\$1,660	\$718	\$638
	100/300/50 Liability with Comprehensive and Collision		\$1,413	\$1,609	\$696	\$618	\$1,399	\$1,593	\$688	\$611	\$1,580	\$1,800	\$773	\$685	\$1,399	\$1,593	\$688	\$611	\$1,579	\$1,798	\$776	\$688
2009 Ford Explorer "XLT" 2WD, 4 door	Minimum Liability		\$481	\$543	\$252	\$227	\$462	\$522	\$242	\$218	\$622	\$705	\$317	\$284	\$462	\$522	\$242	\$218	\$586	\$663	\$303	\$272
	Minimum Liability with Comprehensive and Collision		\$1,360	\$1,548	\$671	\$596	\$1,347	\$1,534	\$664	\$589	\$1,495	\$1,703	\$733	\$650	\$1,347	\$1,534	\$664	\$589	\$1,504	\$1,712	\$740	\$657
	100/300/50 Liability with Comprehensive and Collision		\$1,457	\$1,659	\$717	\$636	\$1,443	\$1,643	\$709	\$629	\$1,624	\$1,850	\$794	\$704	\$1,443	\$1,643	\$709	\$629	\$1,625	\$1,850	\$798	\$708
2010 Honda Odyssey "EX"	Minimum Liability		\$481	\$543	\$252	\$227	\$462	\$522	\$242	\$218	\$622	\$705	\$317	\$284	\$462	\$522	\$242	\$218	\$586	\$663	\$303	\$272
	Minimum Liability with Comprehensive and Collision		\$1,457	\$1,659	\$717	\$636	\$1,446	\$1,646	\$710	\$630	\$1,590	\$1,812	\$778	\$690	\$1,446	\$1,646	\$710	\$630	\$1,604	\$1,827	\$788	\$699
	100/300/50 Liability with Comprehensive and Collision		\$1,554	\$1,770	\$763	\$677	\$1,542	\$1,756	\$756	\$670	\$1,719	\$1,958	\$839	\$743	\$1,542	\$1,756	\$756	\$670	\$1,725	\$1,965	\$846	\$750
2011 Toyota Camry 2.5L 4 door Sedan	Minimum Liability		\$481	\$543	\$252	\$227	\$462	\$522	\$242	\$218	\$622	\$705	\$317	\$284	\$462	\$522	\$242	\$218	\$586	\$663	\$303	\$272
	Minimum Liability with Comprehensive and Collision		\$1,464	\$1,667	\$720	\$639	\$1,452	\$1,653	\$713	\$633	\$1,598	\$1,820	\$782	\$693	\$1,452	\$1,653	\$713	\$633	\$1,612	\$1,835	\$791	\$702
	100/300/50 Liability with Comprehensive and Collision		\$1,561	\$1,777	\$766	\$680	\$1,548	\$1,763	\$759	\$673	\$1,726	\$1,967	\$843	\$746	\$1,548	\$1,763	\$759	\$673	\$1,733	\$1,974	\$849	\$753
2011 Cadillac Seville "CTS" AWD WAG 4 door 3.0L	Minimum Liability		\$481	\$543	\$252	\$227	\$462	\$522	\$242	\$218	\$622	\$705	\$317	\$284	\$462	\$522	\$242	\$218	\$586	\$663	\$303	\$272
	Minimum Liability with Comprehensive and Collision		\$1,746	\$1,989	\$854	\$757	\$1,738	\$1,981	\$850	\$753	\$1,869	\$2,130	\$911	\$806	\$1,738	\$1,981	\$850	\$753	\$1,900	\$2,165	\$929	\$823
	100/300/50 Liability with Comprehensive and Collision		\$1,843	\$2,099	\$900	\$798	\$1,834	\$2,090	\$895	\$793	\$1,997	\$2,277	\$972	\$860	\$1,834	\$2,090	\$895	\$793	\$2,021	\$2,303	\$987	\$874
2010 Hyundai Santa Fe SE 4X2	Minimum Liability		\$481	\$543	\$252	\$227	\$462	\$522	\$242	\$218	\$622	\$705	\$317	\$284	\$462	\$522	\$242	\$218	\$586	\$663	\$303	\$272
	Minimum Liability with Comprehensive and Collision		\$1,519	\$1,730	\$746	\$662	\$1,508	\$1,718	\$740	\$656	\$1,650	\$1,880	\$807	\$715	\$1,508	\$1,718	\$740	\$656	\$1,667	\$1,899	\$818	\$725
	100/300/50 Liability with Comprehensive and Collision		\$1,616	\$1,841	\$793	\$703	\$1,604	\$1,828	\$786	\$697	\$1,778	\$2,026	\$868	\$768	\$1,604	\$1,828	\$786	\$697	\$1,788	\$2,037	\$876	\$776

Form RF-1 Rate Filing Abstract NAIC LOSS COST DATA ENTRY DOCUMENT

1.	This filing transmittal is part of Company Tracking #	CMIC-129518976
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2.	If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number	N/A
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	Company Name		Company NAIC Number
3.	A.	Cameron Mutual Insurance Company	B. 0532-15725

	Product Coding Matrix Line of Business (i.e., Type of Insurance)		Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance)
4.	A.	19.0000-Personal Auto	B. 19.0001-Private Passenger Auto

5.

(A) COVERAGE (See Instructions)	(B) Indicated % Rate Level Change	(C) Requested % Rate Level Change	FOR LOSS COSTS ONLY				
			(D) Expected Loss Ratio	(E) Loss Cost Modification Factor	(F) Selected Loss Cost Multiplier	(G) Expense Constant (If Applicable)	(H) Co. Current Loss Cost Multiplier
Bodily Injury	-3.2	0.0					
Property Damage	2.7	0.0					
Medical Payments	15.0	10.8					
Comprehensive	-4.9	0.0					
Collision	-1.9	0.0					
UM	18.9	0.0					
TOTAL OVERALL EFFECT	0.0	0.4					

6.

5 Year History

Rate Change History

Year	Policy Count	% of Change	Effective Date	State Earned Premium (000)	Incurred Losses (000)	State Loss Ratio	Countrywide Loss Ratio
2014	1039	-3.4	2/1/2014	1428	920	64	67
2013	1067	0.1	8/1/2013	1547	991	64	52
2012	1132	-3.25	8/1/2012	1662	892	54	59
2011	1158	-2.13	8/1/2011	2004	887	44	51
2010	1489	-1.02	7/15/2010	2533	1484	59	68
2010	1489	-2.57	6/15/2010	2533	1484	59	68
2009	1970	2.71	6/1/2009	2420	2077	86	74

7.

Expense Constants	Selected Provisions
A. Total Production Expense	20.2%
B. General Expense	8.1%
C. Taxes, License & Fees	1.7%
D. Underwriting Profit & Contingencies	0.0%
E. Other	
	30.0%

8. N Apply Lost Cost Factors to Future filings? (Y or N)

9. 2% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): _____

10. 0% Estimated Maximum Rate Decrease for any Insured (%). Territory (if applicable): _____

Cameron Mutual Insurance Company
Rate Level Selections
Personal Auto
Arkansas

Exhibit 1
Sheet 1
4/29/2014

Program	2013 Earned Premium	5 YR Indicated Change	Credibility	Complement of Change in Permissible	Credible Indicated Change
Bodily Injury	358,128	-12.7%	32%	1.3%	-3.2%
Property Damage	294,854	3.4%	62%	1.4%	2.7%
Medical Payments	56,748	55.8%	25%	1.3%	15.0%
UM	75,610	81.8%	22%	0.8%	18.9%
Comprehensive	236,372	-6.4%	64%	-2.0%	-4.9%
Collision	399,492	-4.1%	61%	1.4%	-1.9%
Total	1,421,205				0.0%
Liability	785,340				2.5%
Physical Damage	635,864				-3.0%

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit 2
Sheet 1
4/29/2014

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(16)	(17)
Year	Direct Earned Premium	Premium @ Present Rate Factors	Premium Trend Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Loss Trend Factors	Loss Projection Factor	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change
Bodily Injury															
2007	601,468.64	0.939	1.013	1.001	572,952.82	124,440.54	124,440.54	1.001	1.111	1.093	1.015	153,491.73	26.8%		
2008	642,758.64	0.917	1.011	1.001	596,747.85	672,461.62	672,461.62	1.001	1.080	1.078	1.015	795,308.88	133.3%		
2009	678,825.66	0.910	1.009	1.001	623,907.53	308,798.42	308,798.42	1.010	1.096	1.064	1.015	369,009.20	59.1%		
2010	534,304.76	0.879	1.007	1.001	473,411.51	189,848.01	189,848.01	1.023	1.111	1.050	1.015	230,098.76	48.6%		
2011	440,989.58	0.792	1.005	1.001	351,468.35	204,599.05	204,599.05	1.032	1.103	1.036	1.015	245,046.71	69.7%		
2012	395,027.00	0.891	1.003	1.001	353,622.75	260,551.00	260,551.00	1.126	1.114	1.022	1.015	338,858.97	95.8%		
2013	358,128.18	0.926	1.001	1.001	332,510.74	71,600.02	71,600.02	1.475	1.129	1.008	1.015	121,979.91	36.7%		
7 yr Total	3,651,502.46				3,304,621.54	1,832,298.66	1,832,298.66					2,253,794.15	68.2%	70.0%	-2.6%
6 yr Total	3,050,033.82				2,731,668.72	1,707,858.12	1,707,858.12					2,100,302.42	76.9%	70.0%	9.9%
5 yr Total	2,407,275.18				2,134,920.87	1,035,396.50	1,035,396.50					1,304,993.54	61.1%	70.0%	-12.7%
4 yr Total	1,728,449.52				1,511,013.34	726,598.08	726,598.08					935,984.34	61.9%	70.0%	-11.5%
3 yr Total	1,194,144.76				1,037,601.83	536,750.07	536,750.07					705,885.59	68.0%	70.0%	-2.8%
Property Damage															
2007	487,720.86	1.061	1.001	1.000	518,067.47	330,911.83	330,911.83	1.000	1.111	1.085	1.015	404,785.05	78.1%		
2008	524,019.00	1.033	1.001	1.000	541,921.03	339,340.40	339,340.40	1.000	1.080	1.071	1.015	398,471.82	73.5%		
2009	557,623.41	1.026	1.000	1.000	572,634.82	277,530.89	277,530.89	1.000	1.096	1.058	1.015	326,725.29	57.1%		
2010	426,409.09	1.002	1.000	1.000	427,576.60	338,806.82	338,806.82	1.000	1.111	1.046	1.015	399,635.92	93.5%		
2011	339,479.78	0.935	1.000	1.000	317,534.86	229,019.33	229,019.33	1.001	1.103	1.033	1.015	265,162.99	83.5%		
2012	318,320.00	1.015	1.000	1.000	323,254.49	188,441.92	188,441.92	1.002	1.114	1.020	1.015	217,672.64	67.3%		
2013	294,853.98	1.025	1.000	1.000	302,473.20	169,755.83	169,755.83	1.008	1.129	1.007	1.015	197,521.01	65.3%		
7 yr Total	2,948,426.12				3,003,462.48	1,873,807.02	1,873,807.02					2,209,974.72	73.6%	70.0%	5.1%
6 yr Total	2,460,705.26				2,485,395.01	1,542,895.19	1,542,895.19					1,805,189.67	72.6%	70.0%	3.8%
5 yr Total	1,936,686.26				1,943,473.98	1,203,554.79	1,203,554.79					1,406,717.84	72.4%	70.0%	3.4%
4 yr Total	1,379,062.85				1,370,839.15	926,023.90	926,023.90					1,079,992.56	78.8%	70.0%	12.6%
3 yr Total	952,653.76				943,262.55	587,217.08	587,217.08					680,356.64	72.1%	70.0%	3.1%
Medical Payments															
2007	67,323.72	1.452	1.020	1.002	99,889.89	27,813.09	27,813.09	1.000	1.111	1.093	1.015	34,275.33	34.3%		
2008	69,717.54	1.425	1.017	1.002	101,203.32	109,562.92	109,562.92	1.000	1.080	1.078	1.015	129,461.68	127.9%		
2009	75,004.45	1.365	1.014	1.002	103,982.99	79,422.94	79,422.94	1.000	1.096	1.064	1.015	93,978.76	90.4%		
2010	67,476.38	1.141	1.011	1.002	77,996.72	87,996.05	87,996.05	1.006	1.111	1.050	1.015	104,823.63	134.4%		
2011	60,182.51	0.959	1.008	1.002	58,268.85	30,934.79	30,934.79	1.008	1.103	1.036	1.015	36,178.29	62.1%		
2012	60,234.00	0.989	1.005	1.002	59,967.98	28,116.00	28,116.00	1.032	1.114	1.022	1.015	33,497.36	55.9%		
2013	56,747.68	0.972	1.002	1.002	55,325.15	92,195.04	92,195.04	1.119	1.129	1.008	1.015	119,119.89	215.3%		
7 yr Total	456,686.28				556,634.89	456,040.83	456,040.83					551,334.95	99.0%	70.0%	41.5%
6 yr Total	389,362.56				456,745.00	428,227.74	428,227.74					517,059.62	113.2%	70.0%	61.8%
5 yr Total	319,645.02				355,541.68	318,664.82	318,664.82					387,597.94	109.0%	70.0%	55.8%
4 yr Total	244,640.57				251,558.70	239,241.88	239,241.88					293,619.18	116.7%	70.0%	66.8%
3 yr Total	177,164.19				173,561.98	151,245.83	151,245.83					188,795.55	108.8%	70.0%	55.4%

Cameron Mutual Insurance Company
Rate Level Indications
Personal Auto - Arkansas

Exhibit 2
Sheet 2
4/29/2014

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(16)	(17)
Year	Direct Earned Premium	Premium @ Present Rate Factors	Premium Trend Factors	Premium Projection Factor	Adjusted Earned Premium	Case Incurred Losses	Wind/Hail Adjusted Losses	IBNR Factor	LAE Factors	Loss Trend Factors	Loss Projection Factor	Final Adjusted Incurred Losses & LAE	Final Loss Ratio	Permissible Loss Ratio	Full Indicated Change
UM/UIM															
2007	110,836.12	0.919	1.023	1.006	104,806.66	38,200.64	38,200.64	1.000	1.111	1.047	1.015	45,072.83	43.0%		
2008	116,627.32	0.919	1.019	1.006	109,893.47	93,558.33	93,558.33	1.000	1.080	1.039	1.015	106,543.14	97.0%		
2009	122,713.12	0.923	1.016	1.006	115,833.75	157,915.84	157,915.84	1.000	1.096	1.032	1.015	181,276.26	156.5%		
2010	98,507.98	0.947	1.013	1.006	95,083.00	10,262.85	10,262.85	1.006	1.111	1.025	1.015	11,932.84	12.5%		
2011	87,032.22	0.873	1.009	1.006	77,144.88	38,049.39	38,049.39	1.008	1.103	1.018	1.015	43,725.36	56.7%		
2012	82,335.00	0.971	1.006	1.006	80,890.93	117,465.14	117,465.14	1.032	1.114	1.011	1.015	138,447.18	171.2%		
2013	75,610.26	0.991	1.002	1.006	75,532.99	147,864.09	147,864.09	1.119	1.129	1.004	1.015	190,284.34	251.9%		
7 yr Total	693,662.02				659,185.67	603,316.28	603,316.28					717,281.95	108.8%	70.0%	55.5%
6 yr Total	582,825.90				554,379.01	565,115.64	565,115.64					672,209.12	121.3%	70.0%	73.3%
5 yr Total	466,198.58				444,485.55	471,557.31	471,557.31					565,665.98	127.3%	70.0%	81.8%
4 yr Total	343,485.46				328,651.79	313,641.47	313,641.47					384,389.72	117.0%	70.0%	67.1%
3 yr Total	244,977.48				233,568.79	303,378.62	303,378.62					372,456.88	159.5%	70.0%	127.8%
Comprehensive															
2007	329,688.60	0.939	1.273	1.040	410,080.30	212,493.15	235,290.51	1.000	1.101	0.821	0.978	208,120.22	50.8%		
2008	334,993.72	0.929	1.227	1.040	396,992.93	287,652.69	204,589.62	1.000	1.083	0.847	0.978	183,537.19	46.2%		
2009	340,934.71	0.930	1.182	1.040	389,582.39	212,658.67	237,605.15	1.000	1.094	0.873	0.978	221,933.79	57.0%		
2010	280,387.07	0.934	1.142	1.040	311,278.49	207,652.69	231,740.23	1.000	1.097	0.897	0.978	223,019.13	71.6%		
2011	247,056.51	0.863	1.101	1.040	244,220.51	161,372.20	165,960.42	1.000	1.094	0.925	0.978	164,280.41	67.3%		
2012	238,966.00	0.995	1.061	1.040	262,177.85	142,983.66	159,320.91	1.000	1.109	0.953	0.978	164,774.59	62.8%		
2013	236,372.17	0.972	1.022	1.040	244,270.76	150,145.84	167,860.83	1.000	1.109	0.982	0.978	178,970.99	73.3%		
7 yr Total	2,008,398.78				2,258,603.22	1,374,958.90	1,402,367.67					1,344,636.33	59.5%	70.2%	-15.2%
6 yr Total	1,678,710.18				1,848,522.92	1,162,465.75	1,167,077.16					1,136,516.11	61.5%	70.2%	-12.4%
5 yr Total	1,343,716.46				1,451,530.00	874,813.06	962,487.54					952,978.92	65.7%	70.2%	-6.4%
4 yr Total	1,002,781.75				1,061,947.60	662,154.39	724,882.39					731,045.12	68.8%	70.2%	-1.9%
3 yr Total	722,394.68				750,669.11	454,501.70	493,142.16					508,025.99	67.7%	70.2%	-3.6%
Collision															
2007	691,984.47	0.842	1.259	1.038	762,034.68	451,971.16	451,971.16	1.000	1.101	1.023	1.011	514,513.01	67.5%		
2008	723,630.47	0.824	1.215	1.038	752,256.22	526,516.79	526,516.79	1.000	1.083	1.020	1.011	587,656.49	78.1%		
2009	749,204.35	0.816	1.173	1.038	744,786.91	354,788.85	354,788.85	1.000	1.094	1.016	1.011	398,605.79	53.5%		
2010	589,306.09	0.791	1.135	1.038	549,235.80	299,416.89	299,416.89	1.000	1.097	1.013	1.011	336,018.83	61.2%		
2011	480,519.00	0.742	1.096	1.038	405,839.85	318,845.60	318,845.60	1.000	1.094	1.009	1.011	355,830.79	87.7%		
2012	444,837.00	0.882	1.058	1.038	430,651.78	272,899.19	272,899.19	1.000	1.109	1.006	1.011	307,607.30	71.4%		
2013	399,492.24	0.951	1.021	1.038	402,625.84	273,222.47	273,222.47	1.000	1.109	1.002	1.011	306,945.92	76.2%		
7 yr Total	4,078,973.62				4,047,431.09	2,497,660.95	2,497,660.95					2,807,178.13	69.4%	70.2%	-1.2%
6 yr Total	3,386,989.15				3,285,396.41	2,045,689.79	2,045,689.79					2,292,665.12	69.8%	70.2%	-0.6%
5 yr Total	2,663,358.68				2,533,140.19	1,519,173.00	1,519,173.00					1,705,008.63	67.3%	70.2%	-4.1%
4 yr Total	1,914,154.33				1,788,353.27	1,164,384.15	1,164,384.15					1,306,402.83	73.1%	70.2%	4.1%
3 yr Total	1,324,848.24				1,239,117.47	864,967.26	864,967.26					970,384.00	78.3%	70.2%	11.6%

**CAMERON MUTUAL PERSONAL AUTO
Summary of Revisions
Arkansas & Missouri
Effective: August 1, 2014**

<u>Page No.</u>	<u>Rule No.</u>	
A-Index-2	N/A	Index page updated
A-Index-3	N/A	Index page updated
A-GR-2	3.B.2.(a) 3.B.2.(b)	Removed rating symbol wording Replaced “prior” with “any” for the model year version
A-GR-5	4.C.7. 4.C.7.	Changed Multi Policy Discount to Companion Policy Discount First paragraph of rule added “owner occupied” to Dwelling Liability as qualifying types of policies
A-GR-9	14.D.1.	Updated limits for Transportation Expenses Coverage
Arkansas Only		
A-AR-4.1	N/A	Added Personal Vehicle Sharing Program Exclusion Endorsement- PP 23 16
A-AR-11	N/A	Revised Rates
Missouri Only		
A-MO-1.1	N/A	Corrected forms list
A-MO-9	N/A	Revised Rates